The one thing that no one mentions when they talk about the fair tax is time. My time -- and for small business owners it's all about "my time". I never thought when I started this business that I would end up as my own admin assistant. I never thought that I would spend my days, my evenings, and my weekends doing paperwork because of regulations. I never thought that by following my dream that was instrumental in creating a new field within research science I would sacrifice so much of my time.

It's almost impossible anymore to run a small business and keep records so that we may pay the federal government income taxes. I am now responsible for collecting money for three garnishments on my employees. I must keep records so that I may pay taxes. I have 10 employees who ask me questions every day. I am also point of contact for all of our clients. I am also senior researcher at this business. When, may I ask, might there be time for me to do the research that I trained to do? One by one we must chip away at these extraneous duties if we are to maintain small businesses. The biggest blessing of the fair tax is that I could throw away paper and stop managing expenses for the specific purpose of keeping records so that I may pay taxes. Think of it - I can have a life! I've spent the last three years working seven days a week off and 14 hours a day. This must stop! My choices? Sell the business. Quit the business. Make keeping the business alive my top priority and fall behind on my record-keeping. This last has been my very necessary strategy and my life is now a living hell. And why is that? The IRS, of course. Not only do I work absolutely insane hours, the IRS calls and harasses me. The work done by bookkeepers that I have paid has had errors that need my time to correct. Can I run my business under this environment? Only -- and I stress only -- if you can manage to be successful and get the 16th amendment repealed and substitute the fair tax. It's about far more than money. It's about my life. Yes, for me, the fair tax is about life or death. It's time must come.

I am holding on in the hopes that the fair tax will pass and the 16th amendment will be repealed. If not, it is my decision to sell my business of 40 years. I still have dreams and aspirations for this business, but they simply cannot be realized under our current system. I'm sure I'm not the only one in this situation. Think of what it means, to have many small businesses close for the primary reason that we cannot keep up with the record-keeping required by the IRS. How sad to think of the people who will lose their jobs because small business owners cannot keep up with the record-keeping required by the IRS. Some of my friends have already gone out of business for this very same reason. They tell me they would do it again in a heartbeat. It was the best decision of their lives. I am currently exploring possibilities for starting a new business that would involve only me -- just in case the fair tax does not pass.

Yes, I would close my business put 10 other people out of work so that I can get my life back. Yes, I feel very strongly about this issue. Some of my very close friends have already closed their businesses for this same reason – that it takes too much time to keep the records to pay taxes. It is happening. Please pass the Fair Tax bill so that we can keep jobs "at home" and keep people employed in this company. This is one of the few ways that I can think of to offset the migration of jobs out of the US that has occurred as a result of outsourcing to countries that have people willing to work for cheaper wages. As a result of this, we have added millions of people to the unemployment and/or welfare rolls.

Just think of what would happen if 10%, 20%, or 50% of small-business owners that employee other people were to shut their doors because it takes too much time to keep records so that we can pay taxes. That would put millions of people out of work and make millions of people eligible for unemployment. That would add millions of people to the rolls of people receiving federal assistance while they look for work. How many of these business owners have literally

ruined their health, meaning that we would be eligible for disability when we finally close our doors? The economic penalty to the US federal government for maintaining the current taxation system is simply too high. The burden carried by small business owners is, likewise, to high. You might think this does not involve a large segment of the US population. One of the American dreams, however, is to own your own business. That makes this concern of removing the burden of keeping records for the specific purpose of taxation of paramount importance.

Sincerely,

Linda Scott Cummings, PhD PaleoResearch Institute, Inc. 2675 Youngfield St. Golden, CO 80401 303-277-9848